

Fill in this information to identify the case:

Debtor 1 Charles Thomas

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Alabama

Case number 18-03894

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of the Lodge Series III Trust

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to  
identify the debtor's account:

7 6 2 7

Date of payment change:

Must be at least 21 days after date 07/01/2020  
of this notice

New total payment: \$ 744.05  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 183.47

New escrow payment: \$ 253.24

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ D. Anthony Sottile**

Signature

Date 05/14/2020

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180

Number  Street   
City Loveland State OH ZIP Code 45140

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
 323 FIFTH STREET  
 EUREKA, CA 95501  
 For Inquiries: (800) 603-0836  
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: May 12, 2020

CHARLES THOMAS  
 1705 LARKWOOD DR  
 MOBILE AL 36618

Loan:  
 Property Address:  
 1705 LARKWOOD DRIVE  
 MOBILE, AL 36618

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from June 2019 to June 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jul 01, 2020:	Escrow Balance Calculation	
Principal & Interest Pmt:		490.81	490.81	Due Date:	Nov 01, 2019
Escrow Payment:		183.47	253.24	Escrow Balance:	(1,307.50)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	1,467.76
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00	Anticipated Escrow Balance:	\$160.26
Total Payment:		\$674.28	\$744.05		

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jun 2019	183.47	174.37		*	Starting Balance	1,651.21	(570.97)
Jul 2019	183.47	183.47				1,834.68	(396.60)
Aug 2019	183.47	183.47				2,018.15	(213.13)
Sep 2019	183.47			*		2,201.62	(29.66)
Sep 2019		29.66		* Escrow Only Payment		2,385.09	(29.66)
Oct 2019	183.47	183.47	2,201.62	2,408.32	* Homeowners Policy	366.94	(2,224.85)
Nov 2019	183.47			*		550.41	(2,224.85)
Dec 2019	183.47	183.47		County Tax		733.88	(2,041.38)
Jan 2020	183.47	183.47				917.35	(1,857.91)
Feb 2020	183.47	183.47				1,100.82	(1,674.44)
Mar 2020	183.47	183.47				1,284.29	(1,490.97)
Apr 2020	183.47			*		1,467.76	(1,490.97)
May 2020	183.47	183.47			Anticipated Transactions	1,651.23	(1,307.50)
May 2020		1,284.29					(23.21)
Jun 2020		183.47					160.26
	\$2,201.64	\$3,139.55	\$2,201.62	\$2,408.32			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 2,201.62. Under Federal law, your lowest monthly balance should not have exceeded 366.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: May 12, 2020

CHARLES THOMAS

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>		<b>Anticipated</b>	<b>Required</b>
Jul 2020	183.47		Starting Balance	160.26	1,834.68
Aug 2020	183.47			343.73	2,018.15
Sep 2020	183.47			527.20	2,201.62
Oct 2020	183.47	2,201.62	Homeowners Policy	(1,307.48)	366.94
Nov 2020	183.47			(1,124.01)	550.41
Dec 2020	183.47		County Tax	(940.54)	733.88
Jan 2021	183.47			(757.07)	917.35
Feb 2021	183.47			(573.60)	1,100.82
Mar 2021	183.47			(390.13)	1,284.29
Apr 2021	183.47			(206.66)	1,467.76
May 2021	183.47			(23.19)	1,651.23
Jun 2021	183.47			160.28	1,834.70
	<hr/> <u>\$2,201.64</u>	<hr/> <u>\$2,201.62</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 366.94. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 366.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 160.26. Your starting balance (escrow balance required) according to this analysis should be \$1,834.68. This means you have a shortage of 1,674.42. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 2,201.62. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	183.47
Surplus Amount:	0.00
Shortage Amount:	69.77
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$253.24</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$674.28 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ALABAMA  
MOBILE DIVISION**

In Re: Case No. 18-03894

Charles Thomas Chapter 13

Debtor. Judge Henry A. Callaway

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**CERTIFICATE OF SERVICE**

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I certify that on May 14, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Vanessa Arnold Shoots, Debtor's Counsel  
vas.bankruptcy@yahoo.com

Daniel B. O'Brien, Chapter 13 Trustee  
cperry@ch13mob.com

Office of the United States Trustee  
(registeredaddress)@usdoj.gov

I further certify that on May 14, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Charles Thomas, Debtor  
1705 Larkwood Dr  
Mobile, AL 36618

Dated: May 14, 2020

/s/ D. Anthony Sottile  
D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)